

### **Remarks**

The present Response is to the Office Action mailed 10/02/2008. Claims 1-13 are presented for examination.

### **Claim Rejections - 35 USC § 112**

Claims 1-13 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The claim begins by discussing an interface, the body of the claim discusses the specifics of the interface. However, the claim is unclear if the interface is on a computer system. Examiner suggests amending the claims, for example by reciting "a graphical user interface having a computer system with a processor or server", etc.

#### **Applicant's response:**

Applicant herein amends claim 1 to recite, "An interactive interface in a display provided by software executed by a computerized appliance from a machine-readable medium,". Applicant believes said amendment overcomes the Examiner's 112 rejection, therefore, the rejection should be withdrawn.

### **Claim Rejections - 35 USC § 103**

**Claims 1-2, 10-11 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent Application Publication No. 2004/0034559 to Harris et al.**

Regarding claims 1-2, 10-11 and 13, Harris discloses an Internet enabled interface comprising: a frame in an onscreen window of a graphical user interface, wherein said frame encapsulates a resource from a third-party internet based service as requested by a user through an internet enabling software (marketing-based web site transmitted from the online advertiser server computer for simultaneous and independent display in the

second display region of the client computer browser display screen; paragraph 12); another frame in said on-screen window, wherein the other frame comprises user-specific information that is related to content provided from said resource (a user selecting a hyperlink on the homepage of the content-based website, the formatted web pages of the content-based website are transmitted from the online publisher server computer for display in the first display region of the client computer browser display screen; paragraph 12). Furthermore, Harris discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (**claim 2**) (Figure 1; system 10 includes one or more online advertisers servers and one or more user computers all communicating via the Internet); a third frame in said on-screen window (**claim 10**) (two or more website simultaneously and independently from two or more web servers; paragraph 27); a frame further comprises a user-interface control element (**claim 11**) (Figure 2B, ref. no. 39 or 41; hyperlink); and user-interface control element comprises a link (**claim 13**) (hyperlink).

However, Harris does not explicitly disclose the labeling of the frames being a first frame and a second frame and a third frame. Harris discloses a different design variation of the frames. Since the variation is a design choice, it would have been obvious to one of ordinary skill in the art of at the time of the invention to use a different design variation of the frames, such as the design of the frames taught in Harris, for the purpose of simultaneously and independently transmitting and displaying of web pages from two independent websites in a single browser display screen (Harris, paragraph 14).

### **Applicant's response**

Applicant herein amends claim 1 to particularly recite an interactive interface comprising a window provided by a first Internet-based service through a first link to that service; a first frame in the window encapsulating a resource from a third-party internet based service, separate from the first Internet-based service, as requested by a user through the first Internet-based service, enabling the user to initiate a transaction with the

third-party service; and a second frame in said window, wherein said second frame displays user-specific information, provided by the first Internet-based service, that is related to content provided from said resource from the third-party Internet-based service.

Applicant points out that the art of Harris provides a method and system for providing web-based marketing by simultaneously and independently displaying formatted first and second web pages in first and second regions, respectively, of a single user computer browser display screen. Harris provides a Web page from a first server wherein Web pages from other servers are reformatted and set in frames of the Web page at the first server in order to allow advertising windows to be displayed in the user's browser.

Applicant's invention actually provides a first frame in the window at the first Internet-based service by encapsulating a resource from a third-party internet based service. The art of Harris provides two servers each independently streaming a Web page in a split screen provided by modifications to the user's browser. In applicant's invention the first service encapsulates and presents the frame containing the resource and has direct software connection with the resource for exchanging information about the user. The art of Harris provides a marketing server which streams an unrequested page in the split screen browser by matching a marketing Web page with profile information about the user stored at the marketing server.

Applicant's invention enables the user to initiate a transaction with the third-party service. Harris is silent to this limitation. Applicant provides a second frame in the window at the first service site, wherein said second frame displays user-specific information, provided by the first Internet-based service, that is related to content provided from said resource from the third-party Internet-based service. In this manner the user may, for example, view a bank balance of an account displayed in the second frame used to pay a bill via a live transaction with the resource viewable in the first frame. Applicant argues that Harris seems to merely provide static pages which are independently streamed from independent servers in the same browser screen,

simultaneously, for the purposes of advertising unrequested products or services to the user.

Applicant believes claim 1, as amended, is easily patentable over the art of Harris. Claims 2-13 are patentable on their own merits, or at least as depended from a patentable claim.

### **Summary**

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
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